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| APPLICATION NUMBER | FILING/RECEIPT DATE | FIRST NAMED APPLICANT | ATTORNEY DOCKET NUMBER |
|--------------------|---------------------|-----------------------|------------------------|
| 09/829,851 | 04/10/2001 | Rashida Karmali | 133.002 |

CONFIRMATION NO. 9484

FORMALITIES LETTER



OC000000006086083

Rashida A. Karmali
Suite 2525
230 Park Avenue
New York, NY 10169

Date Mailed: 05/17/2001

NOTICE TO FILE CORRECTED APPLICATION PAPERS

Filing Date Granted

This application has been accorded an Application Number and Filing Date. The application, however, is informal since it does not comply with the regulations for the reason(s) indicated below. Applicant is given **TWO MONTHS** from the date of this Notice within which to correct the informalities indicated below. Extensions of time may be obtained by filing a petition accompanied by the extension fee under the provisions of 37 CFR 1.136(a)

The required item(s) identified below must be timely submitted to avoid abandonment:

- A substitute specification in compliance with 37 CFR 1.52 because:
 - Papers contain improper margins. *Each sheet must have a left margin of at least 2.5 cm (1") and top, bottom and right margins of at least 2.0 cm (3/4")*
- Substitute drawings in compliance with 37 CFR 1.84 because:
 - drawing sheets do not have the appropriate margin(s) (see 37 CFR 1.84(g)). Each sheet must include a top margin of at least 2.5 cm. (1 inch), a left side margin of at least 2.5 cm. (1 inch), a right side margin of at least 1.5 cm. (5/8 inch), and a bottom margin of at least 1.0 cm. (3/8 inch);

*A copy of this notice **MUST** be returned with the reply.*

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Initial Patent Examination Division (703) 308-1202

PART 2 - COPY TO BE RETURNED WITH RESPONSE

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Docket No. 133.002

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of:

KARMALI, Rashida A.

SERIAL NO.: 09/829,851

Group Art Unit: N/A

FILED: April 10, 2001

Examiner: N/A

FOR: COMPUTERIZED EVALUATION OF RISK IN FINANCING TECHNOLOGIES

RESPONSE TO NOTICE TO FILE CORRECTED
APPLICATION PAPERS

Commissioner for Patents
Washington, D.C. 20231

Sir:

In response to the Notice to File Corrected Application Papers dated May 17, 2001, Applicant hereby submits a substitute specification and substitute drawings, which contain the proper margins.

Early and favorable action is earnestly solicited.

Respectfully submitted,

Rashida A. Karmali

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Date: June 8, 2001



CERTIFICATE OF MAILING

I hereby certify that this correspondence is being deposited with the United States
Postal Service addressed to: Commissioner for Patents, Washington, D.C. 20231 on
June 8, 2001.

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Signature
June 8, 2001
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